

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Haydie Molina
Debtor

Case No. 14-01767-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db #+Haydie Molina, 7305 Carlton Arms Dr., New Port Richey, FL 34653-6814
cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
4476578 +Chase Home Finance, 3415 Vision Dr., Attn: Bankruptcy Dept., Columbus,, Ohio 43219-6009
4476579 Chase Home Finance, P.O. Box 24696, Columbus, Ohio 43224-0696
4476590 +PNC BANK, P O BOX 94982, CLEVELAND OHIO 44101-4982
4476584 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue,
Pittsburgh, Pennsylvania 15222-4704
4476593 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Apr 08 2019 23:38:00 Wells Fargo Bank NA, 1 Home Campus X2303-01A,
Des Moines, IA 50328-0001
4476594 EDI: BL-BECKET.COM Apr 08 2019 23:38:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4476577 +EDI: CHASE.COM Apr 08 2019 23:38:00 Chase, P.O. Box 15298,
Wilmington, Delaware 19850-5298
4476580 EDI: DISCOVER.COM Apr 08 2019 23:38:00 Discover, P.O. Box 30943,
Salt Lake City, Utah 84130
4476581 EDI: DISCOVER.COM Apr 08 2019 23:38:00 Discover Bank, P.O. Box 3025,
New Albany, Ohio 43054-3025
4476589 EDI: DISCOVER.COM Apr 08 2019 23:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4476582 +EDI: RMSC.COM Apr 08 2019 23:38:00 GEGRB/Lowes, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, Georgia 30076-9104
4476583 EDI: CBSKOHLS.COM Apr 08 2019 23:38:00 Kohl's, P.O. Box 3043,
Milwaukee, Wisconsin 53201-3043
4476583 E-mail/Text: bncnotices@becket-lee.com Apr 08 2019 19:32:48 Kohl's, P.O. Box 3043,
Milwaukee, Wisconsin 53201-3043
4476592 EDI: Q3G.COM Apr 08 2019 23:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4476585 +EDI: SEARS.COM Apr 08 2019 23:38:00 Sears, 7920 NW 110th Street,
Kansas City, Missouri 64153-1270
4476586 EDI: SEARS.COM Apr 08 2019 23:38:00 Sears Credit Cards, P.O. Box 6282,
Sioux Falls, South Dakota 57117-6282
4476587 EDI: WFFC.COM Apr 08 2019 23:38:00 Wells Fargo Bank, N.A., P.O. Box 4233,
Portland, Oregon 97208-4233
4476588 +EDI: WFFC.COM Apr 08 2019 23:38:00 Wells Fargo Home Mortgage, One Home Campus,
Attn: Bankruptcy Dept., MAC X2302-04c, Des Moines, Iowa 50328-0001

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4476591 ##+Rjm Acquisitions Funding LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Debtor 1 Haydie Molina tullio.deluca@verizon.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Haydie Molina**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-01767-RNO**

Social Security number or ITIN **xxx-xx-3900**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

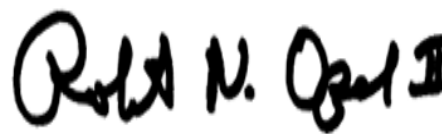
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Haydie Molina

4/8/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.